

SELECTING YOUR INVESTMENT OPTIONS

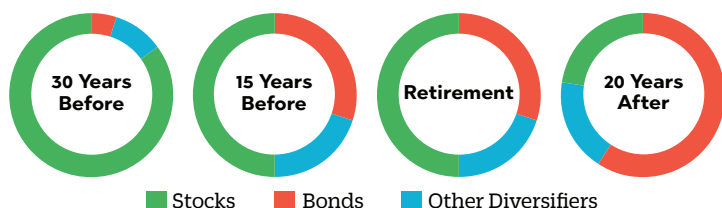


Your Investment Options

The MO Deferred Comp Plan offers a streamlined investment lineup designed to make your investment choices easier. The lineup includes the Missouri Target Date Funds, a fixed income fund, and a brokerage account offered through Charles Schwab. You choose where to invest contributions in 1% increments adding up to 100% when you enroll.

TARGET DATE FUNDS¹

The MO Deferred Comp Plan has 13 target date funds, each containing a mix of stocks, bonds, and other investments. The funds **automatically rebalance** from higher levels of risk to more conservative levels of risk as you move to — and through — retirement. These funds are designed for you to choose the **one** named for the year closest to your retirement date.



The Missouri Target Date Funds are the deferred compensation plan's default investment option.

MISSOURI STABLE INCOME FUND

The stable income fund is a fixed-income, cash-like investment option for those with a low tolerance for risk. This option seeks to protect your principal balance and allows for steady growth over time without experiencing daily market fluctuations. The strategy is to outperform the Bloomberg U.S. Aggregate Bond Index while at the same time protecting principal.

SELF-DIRECTED BROKERAGE (SDB) ACCOUNT — CHARLES SCHWAB²

For those who want to take a more active, hands-on approach, you have the option of opening a brokerage account to build your own investment portfolio. There is **no charge** to open a brokerage account, and this option gives you access to most individual stocks and bonds, as well as more than 13,000 mutual funds. Restrictions do apply.

You can enroll online within Account Access at www.moderredcomp.org. For additional information, review the **Schwab Pricing Summary** document at www.moderredcomp.org/resources/publications.

Self-Directed Brokerage Account Limits

- Up to 90% of your contributions can be made directly to the brokerage account.
- Following a transfer of funds to the brokerage account, you must maintain at least \$500 in a target date fund and/or the Missouri Stable Income Fund.

¹ Target date funds are not guaranteed at any time, including at the target date, and diversification does not ensure a profit or protect against losses (i.e., investments in the target date funds remain subject to market risk and may decline in value).

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